

MEDICAL ECONOMICS

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"The Business Magazine of the Medical Profession"



Vol. III.

NOVEMBER, 1925

No. 2

"Fifty-Fifty and Trouble"

The after-effects of Illness are sometimes more serious than the disease itself.

Keep well corked in a cool place. Shake the Bottle when a precipitate forms on the bottom.

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MEDICAL ECONOMICS

The Business Magazine of the Medical Profession

H. Sheridan Baketel, A.M., M.D., Editor



Vol. III. Contents for November, 1925 No. 2

ORIGINAL SKETCH	Front Cover
By A. Holbrook	
FIFTY-FIFTY AND TROUBLE	Page 7
P. H. Stockfleth, M.D., Cameron, Mo.	
COLLECTING WITH CHARITY NOTES	Page 10
Francis B. Blackman, M.D., Columbus, Ga.	
THE HOSPITAL BOND A NEW INSURANCE BABY	Page 13
Irving H. Frank, San Francisco, Calif.	
WHAT IS SAUCE FOR THE ARCHITECT SHOULD BE SAUCE FOR THE PHYSICIAN	Page 15
Eleanor Boykin, New York	
DR. JOSEPH WARREN, HERO OF BUNKER HILL	Page 18
TRAINING THE BODY AND MIND	Page 20
Edmund Lissack, M.D., Concordia, Mo.	
THE DOCTOR AND HIS INVESTMENT	Page 26
Malcolm Lay Hadden, New York.	
FINANCIAL DEPARTMENT	Page 30
CURRENT LITERATURE FOR INVESTORS	Page 34
TOURS AND CRUISES FOR PHYSICIANS AND PATIENTS	Page 36
THIS MONTH'S FREE LITERATURE	Page 40

MEDICAL ECONOMICS: Published monthly at Rutherford, N. J., exclusively for physicians. Circulation more than 110,000.
Medical Economics, Inc., Publishers.
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City and State _____

MEDICAL ECONOMICS

The Business Magazine of the Medical Profession

Rutherford, New Jersey

Vol. III., No. 2

November, 1925



Fifty-Fifty and Trouble

P. H. Stockfleth, M. D.

Cameron, Mo.

Splitting fees is bad business wherever practised.

In the opinion of the writer it is the cause for lack of respect on the part of some of the laity for the profession. Members of the American College of Surgeons give their word that they will never divide compensation received for operative procedure.

PHYSICIANS all over the country are daily becoming more and more cognizant of the fact that there is something fundamentally wrong with medical practice in this country.

An honest admission of this fact conscientiously acted upon will do much toward eliminating many of our principal difficulties and help to again establish the physician in the better estimation of the public and to that high social position which rightfully belongs to him.

We cannot too often reiterate the statement that the medical profession must clean its own house, although constant reiter-

ation without an actual and sincere effort towards the attainment of this end cannot result in any definite accomplishment of purpose.

And mind you, nothing else other than an honest and sincere effort to purge ourselves of the unethical (unethical in the true sense of the word) practices that have become a curse to the profession in the past 20 years, will get the results we may hope to secure.

Sacrifices will have to be made in a financial way, but it is far better, far more rational to make these sacrifices knowingly to a highly honorable end, than finally

to be compelled to make them through the force of outside pressure necessitated by the collapse of the institution of medicine through an inherent defect of structural rottenness.

The medical profession has no monopoly of the term "ethical" and certainly cannot define it to suit its own convenience. An act, procedure or practice may be strictly unethical in the general acceptance of the term though the profession may, in its own specific definition of the term, allow the practice of absolutely unethical procedures or practices. This applies particularly to fee-splitting and its concomitant evils which the profession, through a policy of "soft pedaling," has put its stamp of approval upon.

I wish to submit that the almost general practice of fee-splitting is the greatest curse the practice of medicine has suffered from in years. I believe that I can prove my case to the satisfaction of logical rule, if not to those of the profession unalterably biased or prejudiced through purely pecuniary reasons. The practice has done more to obstruct individual development than all the exoteric onslaughts of ill-advised legislations that we at times create so much fuss

I know full well that there will be a howl from those whose "god is mammon and whose talisman is the dollar sign."

Such practitioners have sold their birthright for a mess of pottage, represented by the dollar. The American dollar is not a large object viewed from a distance, but get it right up to the

cornea and it obscures everything in front of it or to the side. Such a physician has descended from his former high position as a worker in the field of humanitarian effort to the purely commercial field of capitalizing the other fellow's knowledge on a commission basis. And he has consequently suffered both in lost prestige and in lost opportunity to develop his own powers and ability to do the things that he ought to be able to do and which time, study and diligent application would make him capable of doing.

How could it result otherwise?

A man goes into a store and orders a raincoat. He is measured and the order is sent off. In a week he goes back to get his coat. The merchant adds commission to the manufacturer's cost of the coat and the customer pays the merchant and takes the coat. That's business.

A man goes into a physician's office for examination and treatment. The doctor finds he has calculus. The doctor sends him to a surgeon who operates. The surgeon, who knows that he must charge enough to split his fee, charges accordingly. The man pays. The surgeon goes 50-50 with the doctor who expects the split. "That's business, too," you may say. Yes, that's business but that's all that it is. Just business, nothing else.

The doctor may think that it is good business. That's because he has been looking at the dollar too intently and thinking of the present time only.

Poor short sighted business man doctor, what of the future?

"Oh, the future will take care of itself."

Certainly, the future will take care of itself, but will it take care of the doctor?

The present is the future of the past. Get it? And now there is a howling and gnashing of teeth in the doctor's camp, what? Lost prestige, lack of confidence, a going over to the chiro and other cults, eh?

Years ago, reader whom this coat fits, when you were a very little boy and tried to work your problems and couldn't, you used to get big brother or perhaps even just a little bigger sister to work them for you.

Father and mother told you it would not help you; that you would get no real benefit from this practice, but, oh boy! it was easy money, wasn't it?

And now that you are grown up and have been practicing medicine for perhaps years, you still like "easy money," don't you?

And somebody is still doing your problems for you, Yes?

And maybe you haven't grown up yet after all?

And the present, which was the future 20 or 25 years ago, is not looking after her child?

Any fool should have known it. Known what? Why that if you did not learn how to do the bigger things in medicine and do them instead of letting the other fellow do them for you year after year and collect money for the other fellow's work, that the general public would have more respect for the back-stretching, tail-tickling chiro because he at

least does something that is tangible, whatever good it may do or however idiotic his theories may be, while you, when you get a case of any importance, have the other man do the doing.

There is no argument for fee-splitting that will hold water. It is a moral question and one of individual election or privilege. Fee-splitting has sadly reacted on the medical profession and the abolishment of this nefarious practice would be the greatest single incentive towards the better education and development of the physician that could possibly be instituted. He could then assume responsibilities that he has constantly shifted to the shoulders of other men; he could do his own thinking.

I call upon any successful man whether in the realm of science, theology, mechanics or business to testify to what he attributes his success—to his own personal efforts, or to the efforts of some other man on the basis of fifty-fifty division of fee.

Let us build a hospital in every decent sized town and give every man an opportunity to show his stuff and stand or fall on his own individual merits.

And if we can develop the skill and ability we should possess we will soon gain that public esteem that we certainly do not hold today.

It is not a question of legislation. It is a question of dropping a hopelessly tangled mass of complex medical policy and getting back to sanely contemplated and practiced first principles.

Collecting With Charity Notes

Francis B. Blackmar, M. D.

Columbus, Ga.

This plan offers the physician a method whereby he can observe a minimum fee schedule, even with charity patients. By so doing, he does not allow people to feel that he overcharges some. At the same time he makes it possible for him to collect from those indigent persons who may later on attain a degree of prosperity. It would seem that such a plan might be carried out satisfactorily by the majority of physicians.

HOW many times have all physicians served a family in moderate or reduced circumstances, holding the charges down to a point lower than his usual minimum rates; through consideration for the financial condition of the patient, only to see them as they become more prosperous go to another medical man who "must be a fine doctor because he gets so much more for his services."

Because a person is destitute now is no indication that he will always be in that condition.

A recent experience of a friend and fellow practitioner illustrates this point. A young man walked into his office and offered him twenty dollars. The doctor **took the money**, and asked what it was for. The reply was that the doctor had been in attendance at the man's birth and had never been paid. He had felt this debt hanging over him since hearing his parents speak of it years before and wished to pay for his birth.

Being an eye, ear, nose and throat specialist, the author has had occasion to perform tonsillectomies upon patients, public charges at the time, on account of rheumatism or chronic heart trouble, or to remove cataracts or open sinuses. Due to long disability it was impossible for the patient to pay anything. Other patients were only able to pay a trifle more than for the cost of the operation. Nevertheless after the operation was performed some of these people felt the physician had been fully repaid and that he was robbing those whom he succeeded in "fooling to pay more than they had."

They advised their more prosperous neighbors that they were being held up uselessly or that in such and such a way they could reduce the cost of the operation or have the price reduced.

Many patients want to know how **cheaply** they can get us to work for them. It is not a matter of how **much** they are able to pay.

\$ _____ 1925

Should I become financially able, I promise to pay to

DR. FRANCIS B. BLACKMAR, his heirs or assigns

DOLLARS

for value received.

Witness my hand and seal:

(L. S.)

(L. S.)

Fig. I.

To put an end to this the plan given hereafter has been adopted. It demonstrates to the patient just how much the medical man thinks his services are worth and points out their moral obligation. It keeps the kindness of the practitioner from rebounding to cheapen his service, and hurt his reputation.

When this plan is followed the patients can only mention the standard minimum fee when asked how much they were charged. I have found that they will take pride in naming this amount. They are ashamed to add that only a small fraction of this was paid and the remainder covered by a "charity note."

Notes like Fig. 1 were printed and bound into pads after perforation. Every patient is charged the standard minimum fee, irrespective of their reduced financial condition. The charge entered in the books, however, is only the amount they claim to be able to pay.

This is the amount that would be ordinarily charged to such a patient.

A "Charity Note" (Fig. 2) is filled out and signed by the patient for the remainder of the note. (A straight charity patient must sign up for the whole minimum charge.) These notes as worded are not legally binding.

\$ _____ Columbus, Ga. _____ 1925

On the _____ day of _____, I promise to pay to

DR. FRANCIS B. BLACKMAR,

DOLLARS

at his office in Columbus, Ga., value received.

I promise to pay interest on this Note from Maturity until paid at the rate of eight per cent. per annum, and agree if the same is placed in the hands of an attorney for collection after maturity, to pay him per cent. upon the amount due as attorney's fee, and agree that the judgment obtained shall include such attorney's fee, and the whole shall bear interest at eight per cent. per annum until paid. As against the payment of this Note, the maker, endorser or securities, waive all right to claim the benefit of any present or future Homestead and Exemption Laws of the State of Georgia, or any other State, as fully and completely as the same can be waived under the Constitution and Laws of Georgia, or any other State, and I also waive all exemption under any Bankrupt Laws now in force, or which may be hereinafter enacted by the United States of America.

This Note is one of a series of _____ Notes this day given.

aggregating the sum of _____ DOLLARS

for _____

And I agree that if I fail to pay this or any one of said Notes at the maturity, thereof, then the holder may, at his option, immediately declare due and collectible all the Notes of said Series remaining unpaid, at the time of such default, time being the essence of this and of all said Notes.

Witness:

Witness my hand and seal:

(L. S.)

(L. S.)

Fig. II.

They only express to the patient their moral obligation.

No record is kept of such moral obligation on the physician's books, as it is not really expected that they will ever pay it. The note is more for its physic effect upon the patient and any pecuniary gain is incidental.

When this plan is commenced, simple notes were signed by the patient but this was found worthless. The patients signed anything, knowing they had nothing.

When new notes were printed an arrangement was made for carbon copies marked—"Duplicate Copy—Please bring this with you when taking up the original of this note."

The original note is attached to the patient's history card and the duplicate is delivered to him to keep. This works much better and the patient takes it home for reflection.

Such notes take only a little of the time of the physician's secretary and the cost for a large supply is only a few dollars.

Every medical man has found

the first few installments easy to collect and the others harder and harder until the last is often never collected at all.

When an exact date is set for the payment and a memorandum of this date given the patient, he will be less likely to overlook the payment. It will seem more like a real debt and less like a gift to the doctor out of gratitude.

It was resolved to cure this deficiency as far as possible by having the secretary fill out one note (Fig. 2) to mature on each of the dates when the patient promises to pay. This plan is customary in all business affairs and is not original. It is just good business. Here again carbon copies were found to help. The duplicate copies delivered to the patient served as reminders.

Such a note as this is good in court in most states for a much longer number of years than a simple debt. And if the doctor wishes to be freed of the burden of collecting these notes he can turn them over to any bank for collection and obtain his money at once.

A Silk Purse of A Sow's Ear

Arthur D. Little, Inc., chemists, of Cambridge, Mass., purchased a hundred pounds of pigs' ears, from which ten pounds of glue was extracted. This glue was then spun into thread.

The process was rather complex, and the thread was neither very strong nor very good, as artificial silk thread goes, but when it was dyed and woven, the fabric looked rich and it had the desired soft, silky feel.

The purse, in colors, looks fit for a queen. The design follows that of the coin purses carried by royal ladies in medieval days.

The Little people say that in undertaking this experiment of making a silk purse from a sow's ear they were seeking to make a contribution to philosophy rather than to science.

—Becker's Magazine.

The Hospital Bond a New Insurance Baby

Irving H. Frank
San Francisco, Calif.

Of the making of new kinds of insurance policies, like books, there seems to be no end. The hospital bond is the latest and Mr. Frank of the National Surety Company tells of the unique features of this newcomer in the field of insurance.

INSURANCE is almost as old as the hills. Certain it is that it goes back far beyond the Christian era and that is ancient enough for the most ardent lover of old things.

The initial appearance of insurance in business life was a system of marine loans made by ancient Greeks. Money was advanced to finance a ship and its cargo, to be repaid with interest if the voyage was successful. If the ship was lost, nothing was returned to the one who advanced the money. Necessarily the rate of interest was very high, to cover, not only the use of the money, but the risk involved.

The first known insurance, so far as direct charge of premium is concerned, occurred in Belgium in the 14th century, covering ships plying between that country and England. This practice was in vogue in France and England in the 17th century, but it was practically betting, for there were no companies organized transacting this kind of business. It was simply a case of a

man of some means accepting an amount of money from a shipowner and agreeing to pay him a stated amount if the voyage was not successfully completed. The insurer merely assumed the risk in place of the shipowner, and a few losses would ruin him, as the law held him responsible.

A partial remedy for this hazardous method came about in London toward the end of the 17th century. Meetings were held in Lloyd's Coffee House between men of money and shipowners, and instead of one man carrying the risk, it was divided between sometimes as many as seventy or eighty. From this beginning was evolved our present system of insurance.

Insurance amounts to this: A person, whose life, health or property is exposed to risk may transfer that risk for a consideration. If he transfers that liability to an insurance company, which has assumed thousands of risks in a group, it can handle it better, because it has the law of average working over the entire

spread. Together with the premiums and the interest earned thereon, companies can carry insurance for less than the individual.

From the social point of view, insurance may be defined as an economic institution for reducing the accumulations to meet uncertain losses and for lessening the evil consequences of losses through combining the risks of many in one group.

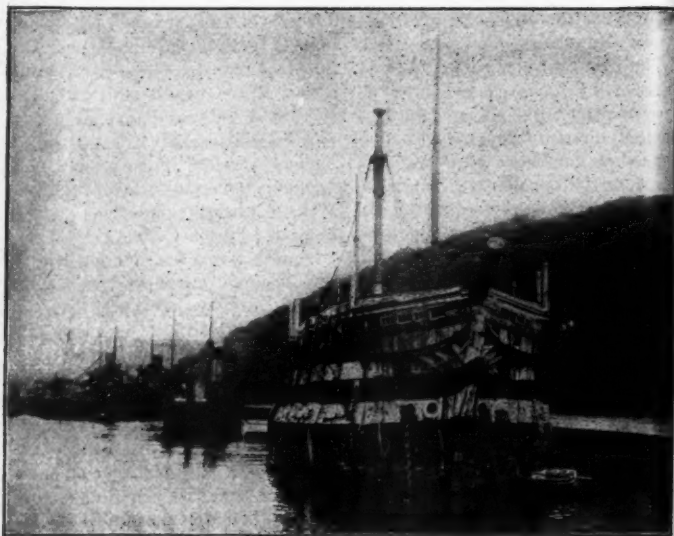
From the standpoint of the individual the advantage to him is, the substitution of certainty

for uncertainty and the knowledge of a certain and definite expense for the possibility of an uncertain loss.

Organized insurance companies are an economic benefit, in that, through their billions of dollars of assets which they must invest, they are great purchasers of mortgages on improved real estate, government and other high grade bonds, and other forms of securities approved by law. So almost all of our great improvements and enterprises

(Continued on Page 42)

The Memento of A Lost Cause



The old "Implacable," which, fighting the battle of Napoleon against the world, met the "Victory" at Trafalgar and was captured from the French a week after that battle, has been lying at Falmouth for many years, Wheatley Cobb having maintained her up to the present time. Badly in need of repair, she is being towed to Devonport, England, for docking, and her ultimate fate will rest with the Admiralty after survey. The old French ship is shown leaving for Devonport.

P. & A. Photo.

What Is Sauce For The Architect Should Be Sauce For The Physician

Eleanor Boykin

New York

Again we ask why physicians do not take a leaf out of the books of other professions which have little difficulty in collecting their bills and put such a plan into effect.

In this article the ease with which the architect collects his just dues is set forth. The critic may claim that the analogy is not fair, as people building houses must possess some money before they begin. Be that as it may, architects have a splendid method, which physicians could utilize, in part at least, to their decided advantage.

AN eminent architect and a highly successful surgeon returned from Europe this past summer. Each complimented the other upon the honors which had come to him in his profession, then the doctor asked, "Do you have much trouble collecting your fees?"

"Almost none at all," the architect replied.

"I wish I could say as much," the surgeon said with some feeling. "You would be surprised to know the amounts I write off my books every year as uncollectable fees."

Here was a man speaking from a very high rank in the medical field, a medical man whose patients came from the more comfortable classes. His experience, however, is that of every physician and surgeon today, from the general practitioner of the rural community to the famous special-

ists of our large cities. Most of them have scores of bills they cannot collect.

But inquire of any architect whether or not he has any difficulty in collecting moneys due him for his professional services, and his answer will be that of the one just quoted. Architects' losses, compared with those of doctors, are negligible. One well-known architect in New York City stated that in forty-two years he had not lost a cent.

What is the cause of this wide difference between actual returns in two of the most dignified professions, the disadvantage being on the side of the more essential? The humanitarian element which enters into the doctor's practice explains the gratuitous work which occupies much of his time, but in addition, there are the heavy losses from people who

might be supposed to be responsible.

Would it be possible for the medical representatives to take some tips from the methods of their professional brothers, the architects?

With this idea in mind, the writer interviewed several architects of unquestioned standing to learn something of their business procedure. Charles A. Rich, of New York, who says that he can remember only three unpleasant experiences with clients about finances in his entire career, considers the schedule of uniform charges prepared by the American Institute of Architects of the greatest value in preventing any difficulties over payments.

Mr. Rich showed the printed slip which he and his partner, F. Mathesius, Jr., have made up from the Institute's rulings. He said: "You will notice that this paper covers all points with reference to charges, which are based upon the cost of completed work. Every member of the Institute charges the same, 6% of the total cost of the building job, and payments are due at fixed and prescribed intervals.

"When a client comes in, he is shown this schedule or we send it to him in the first letter we write him, usually when we write to ask him to come in and look over the rough sketches we have made for him. It is easy enough to say, 'Enclosed is our schedule of charges; we hope this is satisfactory to you.' There is no opportunity for him to say later he didn't know what the designs would cost him or that he would be expected to pay one-fifth of

the total commission when the sketches and preliminary studies were finished, one-half of the total commission when the scale plans were finished and so on.

"As the various steps are completed, we send out statements, and usually I have found this all that was necessary. However, if a bill isn't paid when due, I have my stenographer write a pleasant reminder. Of course, if a client neglected to pay for the sketches or plans, when the time came, we would not go on with the work. Doctors, I believe, do not demand pay at any particular time but continue their services indefinitely without any remuneration."

The suggestions made by Mr. Rich brought up the question as to whether physicians could, through their county or state associations, establish a more uniform system of charges and method of payment which could become the custom of the land. The regulations laid down by the American Institute of Architects are not law, but they are so generally understood and regarded that the courts have, in practically every instance, upheld an architect in demanding payment.

A San Francisco dentist, who was no less shrewd than gentle, used to perform a very expensive type of work, and before starting it, he asked his patients if they did not wish to pay cash, to consent to his terms—a certain percentage when the work began, to pay for the cost of the actual materials, a third when the work was completed, and a third within thirty days. Evidently he had

RICH & MATHESIUS ARCHITECTS

**CHARLES A. RICH, F. A. I. A.
F. MATHESIUS, JR., A. I. A.**

In accordance with the Schedule of the American Institute of Architects, all charges are based upon the entire cost of the completed work including all fixtures and mechanical installations. Until an actual estimate is obtained from contractors, the charges are based upon the proposed cost of the work.

Owing to constant variations in the prices of labor and materials, the architects do not guarantee the accuracy of any preliminary estimates.

SCHEDULE OF CHARGES.

New city work	6 per cent.
New country work	10 per cent.
City alterations or additions	10 per cent.
Country alterations or additions	12 per cent.
Monumental, special interior and cabinet work, furniture and fixtures	15 per cent.

Commissions outside of the Boroughs of Manhattan, Bronx and Queens, New York, will be charged for as country work.

The specified charges are for work costing over \$50,000. For work costing less than that amount, an additional charge will be made, depending upon the nature of the structure.

A charge for sketches and conference will be made if the client abandons the work after sketches have been submitted to him for approval.

Preliminary sketches for plans and elevations shall be made by the architects until the client's original requirements are satisfied. If the client subsequently changes the requirements materially, an extra charge for additional studies and sketches shall be proper. The client shall pay for all required blue print copies of preliminary drawings.

Drawings, as instruments of service, shall be the property of the architects. One blue printed copy of the final approved drawings and specifications shall be furnished the owner by the architects; but all additional blue prints and specification copies required for estimates and during the construction of the work shall be paid for by the owner at office cost.

When heating, ventilating, electrical or other mechanical or structural problems are of such a nature that, in the judgment of the owner or architects, special engineering services are required, they shall be paid for by the owner.

The client shall pay all disbursements for traveling expenses, surveys, building department and contract filing fees. When superintendence is not arranged for, and the personal attention of the architects is desired at intervals by the client, a charge at the rate of \$75.00 per day, plus travel expenses will be made. Individual office conferences between client and architects, when no further commission has been arranged for, will be charged to the client at \$10.00 each.

Supervision of the work means such inspection by the architects or their deputy as may be required in the architects' judgment to ascertain that the work is being executed according to the plans and specifications, and to determine when payments are due the contractor from the client. Continuous superintendence can be secured by the employment of a Clerk of the Works, who shall be engaged at the client's expense and with his approval.

If the client desires to have the work subdivided and let to individual contractors, instead of to a general contractor, an extra charge for architects' increased services and responsibility shall be proper.

All dealings between the owner and the contractor shall be through the architects.

PARTIAL SERVICES.

During the progress of the work payments are due as follows:

For sketches and preliminary studies, 1/5 of the total commission.

For preliminary studies, scale plans and specifications, 1/2 of the total commission.

For scale plans, specifications, full-size details and working drawings, 3/4 of the total commission.

All payments are received as installments of the entire fee. When work is abandoned or suspended, the payments are due in accordance with the Schedule of Partial Services.

In all cases not covered by the foregoing provisions, the Schedule of the American Institute of Architects (A. I. A. document, Series A, No. 124, and subsequent revisions) shall govern.

studied the architects' scheme.

If any man is able to discuss the ways of architects with au-

thority, it should be D. Everett Waid, president of the American
(Continued on Page 45)

Dr. Joseph Warren, Hero of Bunker Hill

LEST we forget in these days when sesqui-centennials recall the days of the American Revolution, be it remembered that the independence of these United States was largely due to Joseph Warren, Boston physician. Wealthy and successful, there was every reason why he should not have bothered himself about the taxes against which the colonists were protesting, but as far back as 1768 he was a leader of the patriot cause. Warren was an eloquent speaker and a forcible writer and of him a Tory pamphleteer wrote at that time: "One of our most bawling demagogues and voluminous writers is a crazy doctor."

His paper read in town meeting and known as the "Suffolk Resolves" was a forerunner of the Declaration of Independence. Although several British officers said that any one who presumed to address the people of their "fancied wrongs" would be killed, he climbed into a back

window of old South Church in 1775 and delivered his wonderful oration against "The Baleful Influence of Standing Armies in Times of Peace." There were forty Red Coats present, but all they did was to groan and hiss. As chairman of the Committee of Safety, the "Crazy Doctor" ordered Paul Revere to ride

by way of Charleston, and William Dawes, ancestor of our Vice President, to hurry by way of Roxbury, to spread the news to "every Middlesex village and farm" that the English regulars were coming to capture Adams and Hancock. Leaving his patients in

charge of an assistant, the patriot physician galloped to Lexington where the shots were fired which were heard around the world, and on the way back, a musket ball knocked the pin from his peruke and just missed boring his head.

Fate spared him, for there was glorious work for him to do, as the chief organizer of the forces



Too Bad Chiropractic Can't Take Credit for This!



William B. Davis, sixty-nine, Netcong, N. J., who has been blind for seven years, can see now. Relating a dream and a vision of a son dead twenty-six years and telling of a subsequent prayer, the old man, with tears streaming down his face, showed his friends September 24th that he had regained the use of one eye. "I went unaccompanied across the road into a cornfield," he said, "and prayed for three days. On the third night a dream came to me telling me to arise and take my cow to pasture and I would see." The above photo shows Mr and Mrs. William B. Davis, Netcong, N. J.

P. & A. Photo.

of the New England colonies. With the title of Major General and as president of the Provincial Congress, he went to Bunker Hill to meet the British troops who had landed at Charleston. Both Putnam and Prescott, veterans of the French-Indian War, said they expected to take orders from him, but the Doctor insisted

that he had come to learn warfare as a volunteer aide. While he was rallying the Massachusetts militia at the Prescott redoubt Doctor Warren was killed by a bullet which struck him in the temple.

Such was he whose grave at Forest Hills Cemetery is now a national shrine.

Supply and demand are kept in balance by price fluctuations.

The right price is that at which they meet, so that the market is cleared and the demand most effectually satisfied.

Doctor: Ah, my little man, I knew the pills would help you. What did you put them in—water or jam.

Little Boy: In my peashooter.
—Selected.

Training the Body and the Mind

Edmund Lissack, B.Sc. M.D.

Concordia, Mo.

In the preaching of preclinical medicine or periodic health examinations, one phase has been overlooked, the necessity for physical education. The author shows the great moral and social value of educating the body and has put his finger upon an important factor in the great campaign for bodily betterment upon which the American people, aided by the medical profession, is entering.

PHYSICAL education is necessary for moral and intellectual development.

Modern physical education lays stress on moral development because the physical benefits come inevitably. Too many think of athletics in its many branches, competitive and non-competitive, as a means of developing the body, but nothing more. Moral and social qualities of the first importance, however, are developed by physical training.

Physical training is the key to all beauty of form and face as well as grace of motion. Beauty without health is inconceivable.

The Greeks were the devotees of the beautiful, and they were the most perfect embodiments of health and beauty the world has ever seen. Their splendid physique was due to their outdoor life, physical training, which began in childhood and youth, and was systematically carried on throughout life, their public baths, and their athletics, sports and national games. Beauty is the inevitable corollary of health.

And the Greek artists bequeathed to all future generations a legacy of untold value. They used the men and women of the golden age of Greece as the prototypes for the most beautiful statues which the world has ever seen, proving that through the perfect development of the muscular system alone can an ideal type of beauty be attained. These statues also show that the women of that day were the physical compeers of the men.

Physical training has a great bearing on the health and life of individuals.

If we believe, with Spencer, that "Education is preparation for complete living," we must appreciate that good carriage, bodily control, physical judgment, will power, and courage are an important part of the equipment of every man and woman. These qualities are intimately associated with motor coordination, and they are best developed through physical training.

(Continued on Page 22)

Bloodpressure—count it as a blessing!

There's nothing about Bloodpressure to fear, so it is said. There's nothing to cause worry or anxiety. Beyond the fact, natural enough, that even our blood counts are subject to change.

Did you know—

That when you get a reading of 120 over 80, it means you are in the best of health?

That when you get a reading of 140 over 90, it means you are in the best of health?

That when you get a reading of 160 over 100, it means you are in the best of health?

That when you get a reading of 180 over 110, it means you are in the best of health?

That when you get a reading of 200 over 120, it means you are in the best of health?

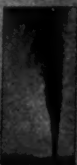
That when you get a reading of 220 over 130, it means you are in the best of health?

That when you get a reading of 240 over 140, it means you are in the best of health?

That when you get a reading of 260 over 150, it means you are in the best of health?

That when you get a reading of 280 over 160, it means you are in the best of health?

That when you get a reading of 300 over 170, it means you are in the best of health?



W. A. BAUM
100 FIFTH AVENUE

The human story of bloodpressure

Not the most amazing story in the world—nor the most brilliant—nor the most captivating or sensational.

Not any of these, is the legend of bloodpressure now being related to the lay public in a series of advertisements by the makers of the Baumanometer.

But it's a human story, and a story with an easily-assimilated moral. The moral is: "Let your doctor read your bloodpressure. Those few seconds may add years to your life."

It is a story that needs to be told, and told again. Correcting fears, warning of patent-medicine perils, and emphasizing the health examination—these are a few of the chapters in that story.

Copies of the advertisements, as well as the booklet "Pressure" which is offered to lay readers, can be had simply by jotting your request on a postcard.

And look for the next of the series in November "Hygeia." For these advertisements carry a meaning to the Profession far and away from the accustomed type of advertising.

They signify a service which, by intention, closely parallels the everyday service of the—



W. A. BAUM CO. Inc. 100 Fifth Ave., New York

Training the Body and the Mind

(Continued from Page 20)

The power of self-preservation, by which the individual is enabled to handle his body easily under all conditions, and so escape physical injury and death, depends upon physical judgment of time and distance, and the ability to run, jump, vault, climb and swim. These are all fundamental exercises.

The love of play and the ability to play a number of games contribute very largely to health and happiness. The play habit must be acquired in youth or it will never be developed.

The best qualities of mind and character can only be obtained through physical experience and physical struggle. With stalwart physique comes a vigorous type of womanhood and manhood and physical courage; with flabby muscles there is apt to result flabby thinking and flabby acting, superficiality and inefficiency.

Physical efficiency makes for endurance and success; it is the very keynote of modern life and has become one of the burning questions of the day.

West Point and Annapolis have always recognized this and in order that their graduates come up to the highest standard of efficiency physical examinations were and are demanded for admission.

To increase the safety of their passengers the railroad companies were the next to demand these physical examinations to determine the efficiency of their applicants and employees. Other large corporations followed.

The appalling revelations of the draft examinations, wherein it was found that more than one-third of the Nation's youth were unable to pass the ordinary tests for normal physical fitness, and the findings of physical examinations in our schools have been directly responsible for a renewal of interest in physical education.

The term "Physical Education" is regarded by people in general as fundamentally a health measure. In particular, there is much mistaken use of the expression. To many it means gymnastic training; to others athletics; to others the teaching of physiology and hygiene; to others the term stands for training in health habits; while for others it stands for the medical inspection of school children and the correction of physical defects.

On its face physical education is a more comprehensive term and includes all the other activities as means to its end.

Because of this conception, twenty-five or more states, since 1915 have enacted laws whereby physical education and health teaching and supervision are made compulsory in their public schools.

The prime object of this legislation was to improve the physical condition of school children—to achieve positive health and physical efficiency.

Although physical education may have important objectives which are only remotely related to health, such as harmonious

(Continued on Page 24)

Hundreds of physicians now possess this valuable booklet—do you?

FREE ON REQUEST

WE are receiving from the medical profession requests for this booklet at the rate of 240 a week.

This handbook, written by an eminent gynecologist, deals with the symptoms and treatments of various pelvic disturbances, of which there are a noticeable increase.

It's a simple, terse, ready reference handbook such as a busy physician requires—but absolutely complete.

Mail the coupon below and a copy will be sent you without charge.

THE MARVEL COMPANY, New Haven, Conn.

Makers of the famous

MARVEL HYGIENIC SPRAY

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Please send me without obligation a copy of
"A Brief Handbook of Gynecological Practice."

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Training the Body and the Mind

(Continued from Page 22)

development, neuro-muscular control and precision, recreation, guidance of fundamental instincts in play, developing certain desirable social and moral qualities, etc., it also controls one of the important approaches to positive health and physical efficiency—proper physical exercise.

Proper physical exercise develops the mental and physical powers of our bodies and can only be possible through regular and systematic gymnastic exercises in a well equipped gymnasium.

In gymnastic exercises the work done on each piece of apparatus must be tried repeatedly, in order to be learned, and then must be practiced assiduously, in order to be well performed. This is what makes gymnastics so valuable as a means of physical training and development. In order that good and not actual harm may be done, gymnastics must be carried on under medical supervision. Bodily exercise should, as far as possible, occupy the mind at the same time. The fact that gymnastic training is being taken up in our high schools and colleges is a great gain, not only to the individual, but to the race as well.

The proper development of the body, the clear skin and eye, the upright and graceful carriage, the free swing of the body and limbs when they move, give happiness to the possessor as well as to the onlookers. The esthetic advantages of health are very considerable.

Among the mental and moral

advantages to be derived from the practice of exercises and games are a greater amount of self-control, persistence, regularity, promptness, self-confidence, obedience, subordination, self-sacrifice, cooperation, friendliness, loyalty, capacity for leadership, fair play, sportsmanship, mental and moral poise, good spirits, alertness, resourcefulness, decision, perseverance, courage, aggressiveness and initiative.

In the playing of games there is opportunity for originality as well as for observation. The unwritten code of honor, the need of accuracy—all these qualities are essential for a successful and happy issue in the great battle of life.

The ideal physical training requires that systematic gymnastics should be supplemented by outdoor games and sports. Gymnastics are not sufficient for an all-round means of development, because the movements are too regular, too expected and too deliberate, but they are invaluable for health and physical development, for the correction of physical deformities, as a foundation for many games and sports, and for supplementing the same. Many games are so one-sided that gymnastic exercises are essential to prevent the body from becoming unsymmetrically developed and further, gymnastic exercises must invariably be the foundation for all most fundamental and the most healthy, which will cause the all-round development of the body,

(Concluded on Page 48)



Everybody is helped — everybody should help!

TUBERCULOSIS in this country is a threat against your health and that of your family. There are more than a million cases in this country today.

The germs from a single case of tuberculosis can infect whole families. No one is immune. The only sure escape is to stamp out the dread disease entirely. It can be stamped out. The organized work of the tuberculosis crusade has already cut the tuberculosis death rate in half. This work is financed by the sale of Christmas Seals.

Everybody is helped by this great work — and everybody should help in it. Let every member of your family stamp all Christmas parcels, letters and greeting cards with these able little warriors against disease. Everybody, everywhere, buy Christmas Seals — and buy as many as you can.



*Stamp Out Tuberculosis
with this
Christmas Seal*

THE NATIONAL, STATE, AND LOCAL TUBERCULOSIS
ASSOCIATIONS OF THE UNITED STATES

The Doctor and His Investments

Article 11

Gas Company Securities

Malcolm L. Hadden

New York

CONTRARY to general opinion the business of producing gas has not been crippled by the entrance of electricity into the illuminating and power field.

Just about the opposite has happened. In 1901, manufactured gas produced in the United States amounted to some 101,000,000,000 cubic feet; in 1923 production reached in round figures 384,000,000,000 cubic feet and today it is estimated that the production of artificial gas is in excess of 500,000,000,000 cubic feet. This does not take into consideration the tremendous increase which has taken place in the production of natural gas. These figures surely belie any statement to the effect that the gas industry has been affected by the introduction of electricity.

But of greater importance, is the well recognized fact that gas is the cheapest fuel known, producing more British thermal units per dollar expended than any other kind of fuel. Into this field the use of gas has constantly expanded and fully eighty-five per cent of the manufactured gas is today used for fuel, heat, and power, while only about fifteen per cent is used for lighting purposes.

Municipal ownership of gas companies is almost a negligible factor in the industry. Of the very nearly 1000 gas properties in this country there are but approximately five per cent under municipal ownership and it is estimated that they supply less than two per cent of the country's gas output.

As is the case with electric and water service and railroad transportation, the privately owned and operated companies as a general rule furnish better and more economical service than municipally owned plants, and this general condition has been quite broadly recognized.

For the benefit of the physician interested in the securities of gas companies, it might be desirable at this point to comment briefly upon the capital structures of such companies and particularly upon those factors which contribute most toward the safety of this type of investment.

In New Orleans during the years 1836-1840 the price for gas was \$7.00 per 1000 cubic feet. In 1870 it had declined to \$4.00 and in 1880 it had still further declined to \$2.70. In Philadelphia the price for gas was \$2.25 to

(Continued on Page 28)

Controls Hyperacidity Without Inflating the Stomach

"Phillips' Milk of Magnesia" has a powerful affinity for Acids, forming Harmless Compounds that are Readily Excreted.

INDICATIONS

Phillips' Milk of Magnesia is essentially antacid and mildly laxative. It is specifically indicated in pyrosis or hyperchlorhydria; acute, sub-acute, and chronic gastritis, nervous dyspepsia, gastric and duodenal ulcer, nausea and vomiting of infants and adults, the nausea of pregnancy, infantile summer diarrhea and constipation. It is of marked value in combating auto-intoxication by acid products of metabolism occurring in diseases affecting the nutritional and metabolic processes, as rheumatism, gout and diabetes. Its use maintains the normal state of blood alkalinity and reduces the acidity of the urine in cystitis and urethritis. Dentists generally, recommend Phillips' Milk of Magnesia to control oral

acidity and prevent caries. It is an ideal dentifrice.

Note. One tablespoonful of Phillips' Milk of Magnesia contains twelve grains of pure magnesium hydroxide and in neutralizing power is equivalent to 44 grains of sodium bicarbonate or $1\frac{1}{2}$ pints of lime water.

DOSAGE

The usual dose of Phillips' Milk of Magnesia, as an antacid, ranges from one teaspoonful (4 c. c.) to one tablespoonful (16 c. c.). This amount should be mixed with an equal portion of cold water or milk and given half an hour after meals. For its laxative effect, the adult dose is one to two fluid ounces (30 to 60 c. c.). The aperient action may be facilitated by giving the juice of lemon, lime or orange, half an hour thereafter.

PHILLIPS' Milk of Magnesia

CAUTION. The physician is advised to beware of imitations of Phillips' Milk of Magnesia. The genuine product bears our registered trade-mark. Kindly prescribe in original 4-ounce and 12-ounce bottles obtainable from druggists everywhere.

Prepared only by

The Charles H. Phillips Chemical Co., New York and London

The Doctor and His Investments

(Continued from Page 26)

\$2.55 per 1000 cubic feet from 1840 to 1870 and declined as low as \$1.25 in 1894. The decline in rates in both of these cities was more or less typical of the declines which took place in most other American cities during the same period and today gas can be purchased at a price which is but a fraction of what was paid fifty years ago. The figures speak most effectively for the efficiency and resourcefulness of the gas industry under private operation.

In the first place there are

broadly speaking two kinds of gas companies in existence today, (1) the operating company (companies which are actually engaged in the manufacture and sale of gas), and (2) the holding company.

The capital structure of the operating company is generally more simple than that of the holding company, for the reason that such companies, as a general rule, operate as a separate entity, report earnings separately

(Continued on Page 39)

Financial Terms Defined

"Discounting the Market"—

Anticipating an event marketwise. Discounting the market or a particular security is giving effect to the expected event before it occurs by a rise or decline in prices according to whether the future event is favorable or unfavorable. For example, if it becomes commonly acknowledged by signs of improvement that business activity will have greatly increased in the next six months, although prosperity is not now actually existent, speculators will anticipate the improvement by gradually bidding higher prices. Conversely, if business conditions are expected to become depressed in the immediate future, the discounting process will take place in the opposite direction.

"Dummy"—


A term used in connection with directors, officers, stockholders, etc., to indicate a person who acts for another, but who has no real responsibility or liability. He is merely placed in office to complete the number required by law or for publicity purposes.

"Erratic"—

An expression to describe a stock or market when prices are uncertain, first rising, then falling, or vice versa in succession without a definite trend.

REARGON

GLYCOSIDE SILVER GELATOSE

 **IN** specific urethritis Reargon reduces the duration of the condition to one-fourth of the time required when ordinary gonococcicides are employed.

Many urologists regularly use Reargon and one State Board of Health alone contracted for one years supply.

It penetrates deeper, has greater germicidal power and is non-toxic.

Painless

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Write for "Proof," special trial offer and full literature

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Financial Department

The purpose of this column is to provide the physician-investor with reliable investment information and to help him in choosing sound securities that meet his requirements. Each month we will review briefly the financial situation and outlook and answer several questions of general interest on investments.

THE trend of business during the past month has been very satisfactory, justifying to a large degree the expectation that the volume of trade during the fall months would be large. A fundamental reason for the generally prosperous state of business may undoubtedly be attributed to the fact that the industries of the country have reached a better state of price relations than has prevailed at any time since the close of the World War. The rise of prices of agricultural products which has taken place in the last year, and which is being maintained for the most part upon this year's production is the principal factor in this readjustment.

Railway traffic in the last two months has been on a scale never reached before in corresponding months of the year. Automobile production has been extraordinarily heavy, building operations continue very active and what perhaps is the brightest aspect of the whole situation has been the steadily increasing output of the iron and steel industry. Expansion of activity in the steel in-

dustry traditionally accompanies a general expansion of manufacturing.

In considering the favoring factors for continued prosperity there are, however, one or two tendencies which might well be considered at this time, which are not entirely desirable. The writer has in mind building operations for one and the great public interest in the stock market for another. The extent of building operations this year, following, as it does, five years of unprecedented activity, suggests the danger that at the present pace such operations may be carried beyond present needs, and cause an unprofitable

Upon request, information concerning investments will be furnished to readers of **MEDICAL ECONOMICS**. We will not answer questions regarding purely speculative issues. Address all inquiries enclosing a stamped envelope to the Financial Editor, *Rutherford, N. J.*

tie-up of capital. Speculation is rife in real estate, particularly suburban properties, in many localities. The doctor contemplating the purchase of a home or the buying of a real estate mortgage at the present time would do well to consider this situation before making a commitment, particularly if the property is in a more or less undeveloped community.

There are certain signs in con-
(Continued on Page 32)

The New Tube of Ichthyol

For the economy and greater convenience in dispensing, Ichthyol is now supplied in 1 oz. and $\frac{1}{4}$ lb. collapsible tubes.



(For a
free sample
tube sign and re-
turn the reply card
enclosed with this issue of
Medical Economics.)

Not only are the new tubes of Ichthyol a far more convenient method of handling this well-known and valuable remedy, but of even greater importance, they afford the physician an opportunity to assure himself that he gets Ichthyol and not one of the many substitutes, which being different in their origin and composition, differ from it in therapeutic action.

To every physician who will sign and mail to us the reply card enclosed with this issue of Medical Economics an original tube of Ichthyol will be sent without charge.

Merck & Co.

45 Park Place

New York

Financial Department

(Concluded from Page 30)

nection with the stock market which likewise bear watching. It is unnecessary to state that stock prices are high today, justified unquestionably in part by the improvement in the business outlook which has taken place in the past year. Rising prices, however, always stimulate speculative buying and there is a limit beyond which it cannot be safely carried on borrowed money. It is sufficient to point to the break in the stock market last March if proof of this generally accepted statement is wanted. Installment buying, of all varieties of merchandise is another undesirable tendency which is beginning to be

felt. Buying on the partial payment plan is in reality creating a great body of indebtedness which will have a first claim on earnings in the future, and while it stimulates business in the present there may be unpleasant after effects. These are conditions that will bear watching: it is impossible to have prosperity without having developments of this character, which may run into excesses. The greater part of the business of the country, however, is being conducted on conservative lines and is in no present danger of being affected by the conditions named.

Financial Questions and Answers

QUESTION: I am holding a list of about ten different railroad and public utility stocks which have always paid good dividends and in most of which I have a good profit. Realizing, however, that the market has advanced pretty far in each of these groups and also for the purpose of diversification I should like several industrial stocks and preferably those of some soundly managed, large oil companies. Do you not think that is a good time to buy such securities, if they are of the right type?

M.T.

ANSWER: We quite agree with you that diversification is highly desirable in any investment account and if the unexperienced investor would follow this principle there would not be so many unhappy investors.

Where one spreads his holdings over a wide field and sees that they are placed in ably and conservatively managed corporations supplying an essential commodity such as steel, oil, copper, power and light, gas, railroad transportation, etc., the chances are that he will receive not only liberal dividends but have good prospects of appreciation if he owns the capital stock of such corporations. We are not advocating indiscriminate buying of common shares but if one wishes to buy this class of security by all means see to it that they are the stocks of large and important companies in an essential industry, as for example United States Steel in the steel industry, or the Standard Oil Company of

(Continued on Page 38)

ONLY ACTUAL CLINICAL TESTS ACCURATELY DETERMINE
THE THERAPEUTIC VALUE OF A PRODUCT

CHINOSOL

(Reg. U. S. Pat. Off.)

INTENSELY POWERFUL NON-POISONOUS ANTISEPTIC

"SOMEWHAT STRONGER IN THIS RESPECT
THAN MERCURIC CHLORIDE AND CON-
SIDERABLY STRONGER THAN PHENOL."

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Please send, without charge, one full size trade package Chinosol
Tablets with Clinical Reports.

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It Takes Hold

In cases of obstinate bronchitis and respiratory
catarrh. The remedy that eradicates the
underlying causative atonic conditions is

Gray's Glycerine Tonic Comp.

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Restores digestive functions
Assures assimilation of food
Checks intestinal fermentation
Reconstructs wasted tissues.

Nourishes Restores Reconstructs.

THE PURDUE FREDERICK CO.,
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Date

A Demonstration Supply of Gray's Tonic will be appreciated:

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..... Street

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Current Literature for Investors

The booklets described below contain information relating to bonds. Readers of *Medical Economics* who desire one or more of them may obtain them free of charge by writing direct to the investment house whose address is given in each case.

The Prudence Partial Payment

Plan—This booklet is offered to meet the demand for a safe way of achieving financial independence on the part of those who have been interested in acquiring a competence, but who have lacked the necessary stimulus of an easy, systematic plan of regular saving. Address The Prudence Co., 331 Madison Ave., New York, N. Y.

The Elementary Principles of Safe Investment

—An excellent booklet of especial interest to the new investor. In it are described in concise and readable form, the function of an investment house, differences between investment and speculation, the features of an ideal investment, classes and types of bonds and a very complete appendix wherein unusual financial terms and phrases are defined. Address Blyth, Witter & Co., 61 Broadway, New York, N. Y.

Mighty Servants of Civilization

—The growth of the public utility industry has been of tremendous importance in the economic development of America. This illustrated brochure presents in most interesting fashion information of interest to buyers of public utility securities. Address. The National City Co., 55 Wall St., New York, N. Y.

Investment Suggestions for November

—This offering list of securities covers a wide range of investments including railroad, public utility and industrials. Address Spencer Trask & Co., 25 Broad St., New York, N. Y.

Creating Good Investments

—The nationwide popularity of first mortgage real estate bonds among conservative investors is due largely to the unbroken record of safety set by many houses in this field of investment. This booklet outlines briefly the policies of one house which specializes in this type of security. Address G. L. Miller & Co., 30 East 42nd St., New York, N. Y.

The Story of the Straus Plan

—As the title indicates, this booklet presents the story of this nationally known house and outlines briefly some of the methods used by their organization in safeguarding the interest of buyers of Straus bonds. Address S. W. Straus & Co., Fifth Ave., New York, N. Y.

Your Money—The booklet presents the policies and opportunities which are offered by real estate bond house specializing in Middle Western properties. Address Fidelity Bond & Mortgage Co., Chemical Building, St. Louis, Mo.

Gastric Ulcer

COARSE foods, difficult of digestion, only tend to aggravate this not uncommon malady, thereby inducing hemorrhage with consequent danger of perforation.

On the other hand, a light semi-liquid diet avoids irritating the ulcerated area, allowing opportunity for healing and cicatrization. But it must at the same time supply sufficient nourishment to maintain the daily metabolic changes, without marked loss in the patient's strength.

In the feeding of gastric ulcer, Nestlé's Milk Food has given astonishing good results. Being exceedingly palatable, it is taken with zest and relish, and as it contains no solid substances there is no danger of reopening the healing ulcer.

Samples mailed promptly to physicians for their private practice, or hospital use. Special price to hospitals desiring Nestlé's Milk Food in bulk for convalescent and invalid feeding. The coupon below is for your convenience. Mail it today.

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Please send, without charge, complete information on Nestlé's Milk Food, together with samples.

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Accepted by The Council, A.M.A., endorsed and prescribed by physicians.

Foods made from Listers Flour are

Strictly Free From Starch and Sugar.

They are easily made in the patient's home as the Flour is self-raising and as complete recipes accompany each carton of Flour.

Some of the many

Palatable Foods for the Diabetic

are Listers Bread, Biscuits, Muffins, Cakes, Cookies, Pastries, etc.

Listers Diabetic Flour may be purchased in practically every city in the United States. If you do not know the name of the Lister Depot nearest you we will gladly furnish it on request or you may order direct.

Large Carton Flour

(30 days' supply) . . \$4.85

Small Carton Flour

(15 days' supply) . . \$2.75

LISTER BROS., INC.

405 Lexington Ave.

New York N. Y.

Tours and Cruises for Physicians and Patients

These brief paragraphs tell of booklets and circulars which give interesting information about tours, cruises and places to go. We publish them for the convenience of physicians who are interested in travel either for their patients or themselves.

The Royal Mail Packet Co., 25 Broadway, New York, in cooperation with the American Express Co., 61 Broadway, New York, have announced "The Great

African Cruise," leaving New York January 19, 1926, and returning April 28, 1926. Details are contained in a folder and small booklet which may be obtained from either of the above companies.

"Your Trip to Europe"—

This is the title of an interesting booklet issued by the International Mercantile Marine Co., 1 Broadway, New York, dealing with the fascination of travel in out of the way places on the Continent, particularly in France. The book is written with considerable charm and is the work of a well-known writer of travel literature, Edward Hungerford.

"West Indies and the Caribbean"—

The Cunard and Anchor Lines, 25 Broadway, New York, offer two winter cruises by their new steamship "California," to these beauty spots. A perusal of this thirty-six page booklet makes one wish to start at once. The above company will be glad to send physicians a copy.

The Pan American Line, 67 Wall St., New York, N. Y., have issued a comprehensive pamphlet descriptive of their service on U. S. Government ships: S.S. American Legion, S.S. Western World, S.S. Pan American and S.S. Southern Cross, between New York and ports of Brazil, Argentine and Uruguay. It contains beautiful illustrations and descriptions of South American places, an excellent map showing U. S. Government Passenger Routes throughout the world and illustrations and descriptions of accommodations offered by U. S. Government Boats.

"Off the Beaten Track"—The South Seas, Australiasia, and South Africa have a wonderful appeal to the average traveler. Thomas Cook & Son, 585 Fifth Ave., New York, N. Y., have prepared a short booklet for distribution, presenting the itinerary of a tour to Islands made so famous by the writings of Stevenson, O'Brien and others. The cost of membership in the Club taking this tour, which includes practically everything that one would spend for a period of practically four months, is under \$3000.00. Copies on request to the above company.



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SEXUAL APATHY

Fatigue, Nervous Exhaustion and
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ABORTION, SUBINVOLUTION, UTERINE OR
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H. V. C. is pleasant to take.

Prompt, safe and dependable in results.

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THE NEW YORK PHARMACEUTICAL CO.

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McCOY'S RINOLIN

THE IDEAL MINERAL OIL COMPOUND

THE medical profession has welcomed the various Agar-Agar Mineral Oil Emulsions but none has found greater favor than the newest development in this field, McCoy's Rinolin.

McCoy's Rinolin is a perfect emulsion of the highest grade mineral oil and agar-agar with the addition of Phenolphthalein and cascarn. Experience has demonstrated that this combination is most successful in the treatment of chronic constipation, sluggishness and auto-intoxication.

McCoy's Rinolin will promote regular and easy evacuation without the slightest weakening effect or harmful reaction. It is an ideal treatment for expectant mothers because it insures regularity during gestation without the attendant strain of laxatives or cathartics. The use of Rinolin does not affect the mother's milk and thus does not purge the infant.

McCoy's Rinolin is not absorbed by the system and passes through without change. It is pleasant to take and does not interfere with digestion, nor nauseate. McCoy's Rinolin is entirely free from alcohol, alkalies and sugar and does not produce the unpleasant leakage of plain mineral oil.

We will gladly send generous samples to physicians for clinical observation. Write now for samples to use in some particularly difficult case among your patients.

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Financial Questions and Answers

(Continued from Page 32)

New Jersey, or Indiana, etc., in the oil industry or General Motors Corporation in the automobile industry, etc. Such companies are soundly entrenched in their particular field, have highly efficient management, and are conservatively capitalized. General Electric Company in the electrical field and the American Telephone and Telegraph Company in the field of telephony and a goodly number of important railroad companies are other examples of the essential companies in essential industries. While many companies whose product is of a specialized nature are good money makers, they are not the type of stock to be held by the inexperienced investor or by a person who is not in a position to follow earnings and other developments closely. Such stocks are too often dependent upon the ability of one man, or upon a special process, or a patent, etc. We have digressed somewhat from the question asked by our reader but due to the great interest in the stock market at the present time we are taking this opportunity to point out the dangers of indiscriminate buying of any kind of stocks. If every investor who bought common stocks insisted as you do that they be in large and important companies with a definitely established earning power behind them, there would not be the tremendous losses every year from the great variety of "cats and

(Concluded on Page 46)

The Doctor and His Investments

(Concluded from Page 28)

and has no corporate relationship with other companies.

The holding company on the other hand may have a most involved capital structure, in some cases so complicated as to render it almost impossible to determine just what the equity is for some of the junior securities of the holding corporation.

It is well also to consider the character of the territory served, having in mind particularly the prospects of future growth of the community. Gas companies which are adjacent to large cities are generally more desirable than those which are located in small isolated cities because they are more likely to develop.

The physician is advised to buy only the securities of thoroughly established companies in cities of 100,000 population and over. In this connection it is interesting to note that the greater the congestion, the greater the per capita gas consumption. Furthermore it is generally true that in growing cities land values increase to such an extent as to furnish substantial reinforcement of the mortgage security.

It is of course unnecessary to urge a careful consideration of the character and ability of the management and of the amicable relations of the company with the public.

The Therapy That Wins Favor Is The Therapy That Quickly Shows Results

From a tonic, reconstructive standpoint, one of the most startling examples of modern therapy is

McCOY'S COD LIVER OIL COMPOUND TABLETS

The formula of this proprietary is not secret. Each tablet contains—

Cod Liver Oil	
(by extraction).....	.15 mins.
Reduced Iron	1-4 gr.
Zinc Phosphide ...	1-20 gr.
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Strychnine	
Sulphate	1-960 gr.
Ginger	1-4 gr.

IN McCOY'S TABLETS the physician has a standard unit of dosage of exact formula which renders remarkable results in improved health to the patient within a brief period.

As McCOY'S TABLETS have an everywhere distribution within the drug trade, prescription filling is not accompanied by any delay.

We shall be pleased to send any physician upon return of the coupon below filled out with name and address, a generous sample of this efficient remedy for use under his own clinical observations. Please address

Medical Division,
McCOY'S LABORATORIES,
62 West Fourteenth St.,
New York City.

Please send samples McCOY'S TABLETS, without charge to me.

Dr.
.....
.....

This Month's Free Literature

The brief paragraphs on this page are designed to keep busy physicians informed about useful literature and samples offered by manufacturers of instruments, appliances and pharmaceutical products. Our readers are requested to mention "Medical Economics" when writing the manufacturer for this literature.

Nation Dairy Council, 910 South Michigan Ave., Chicago, Ill., have issued a pamphlet entitled "**Pasteurization**"—**A Safe-guard for Public Health**. It contains quotations from many prominent physicians and public health authorities on the subject.

"**Pluriglandular Treatment in Practice**." The Colwell Pharmaceutical Corporation, 25 Church St., New York, N. Y., publishes a little leaflet on results obtained by physicians from the use of Colwells Harmones. Copies may be obtained from the above company.

"**Influence of Ultra-Violet Irradiation on Calcium Content of Blood Serum**. The Victor X-Ray Corporation, 2012 Jackson Blvd., Chicago, Ill., are reprinting an article by Drs. F. J. Novak, Jr., and Abraham R. Hollender, on that subject. Copies will be sent to physicians on request.

"**Radium Therapy in Gout, Arthritis and Rheumatism**." This booklet issued by the National Radium Products Co., 345 Madison Ave., New York, N. Y., contains a large number of case

records on the value of Radium and Radium Emanation in the diseases mentioned. It is a supplement to a previous publication "An Outline of Radium and Its Emanation." Copies on request.

"**Animal Glands in Medicine**." How these glands are collected, manufactured and packed are described in a leaflet by the Hudson Phar. Co., Union Hill, N. J. An application to that company will give physicians this information.

"**Constipation**" in the female. The causes of this condition are described in an illustrated booklet and the mechanical conditions of relief are clearly set forth by Berger Bros., Inc., New Haven, Ct., makers of the Spencer Corsets and Belts.

"**Iodine Therapy**." The Cardinal points of Iodine Therapy are set forth in an interesting booklet issued by Burnham Soluble Iodine Co., Auburndale, Mass. Not only are the theories explained, but dosage and administration in various diseases is carefully set forth.

The well known diuretic, cardiac tonic and vaso-dilator

DIURETIN TABLETS

8 GRAINS EACH

Literature and samples from E. BILHUBER, Inc., 25 West Broadway, NEW YORK

Tell Us, Doctor

Whether this is not precisely what you seek in carrying on your practice

MEN change and theories change . . . science is ever progressive. The accepted methods of yesterday are often the discards of today.

Pepsodent is based on the prevailing dental opinion of today. That is the only claim it makes.

The Pepsodent formula of today is somewhat different from what it was five years ago.

The method you used in certain conditions five years ago has too, chances are, undergone some changes.

That is natural, correct and proper. For as science progresses, men must progress with it.

Thus you and we, it would seem, are working to the same end:

You to provide your cases with the best that modern science knows. And we to supply the embodiment of latest scientific findings to you in the important detail of cleansing and protective methods.

May we not send you brochures detailing exactly what we are doing in this field?

The coupon will bring them . . . matter we believe of great interest to you . . . and a full size tube of Pepsodent to try.

Pepsodent
REG. U.S. PAT. OFF.

The New-Day Quality Dentifrice

Endorsed by World's Dental Authorities

THE PEPSODENT COMPANY

5640 Ludington Bldg., Chicago, Ill.

Please send me free of charge, one regular 50c size tube of Pepsodent, with literature and formula.

Name

Address

Enclose card or letterhead

1904

RESTORING INTESTINAL FUNCTION

WHEN the bowels cease to function and constipation develops, treatment to give more than passing relief, must be able to restore normal intestinal function.

In selecting a therapeutic agent for this purpose, the practitioner will derive exceptional satisfaction from

AGAROL

since it is the one remedy available today that produces its effects by duplicating the action of the normally functioning bowel. *First*, it reproduces physiologic conditions within the bowel — softening the feces, increasing their bulk, and facilitating their passage—just as the intestinal secretions do in a state of health. *Next*, it furnishes the natural stimuli to peristalsis; and *finally*, by the foregoing, the bowels are trained to regular action, and gradually brought to where they will continue to act naturally, without any further aid or assistance.

In action and effect, therefore, Agarol has shown that it is not merely a laxative or cathartic, but a true physiologic corrective of intestinal functions.

AGAROL is the original Mineral Oil — Agar-Agar Emulsion, and has these special advantages; Perfectly homogenized and stable; pleasant taste without artificial flavoring; freedom from sugar, alkalies and alcohol; no contraindications; no oil leakage; no griping or pain; no nausea or gastric disturbances—Not habit forming.

WM. R. WARNER & CO., Inc.

Manufacturing Pharmacologists
since 1856

113-123 West 18th Street
New York City

The Hospital Bond

(Continued from Page 14)

have been built up furnishing not only employment to many people, but making life in general much more worth while.

With the changing times, many new forms of insurance have been offered the public. In addition to the original marine, fire and life coverings, one can now purchase protection against loss through burglary, forgery, weather, tornado, automobile accident or collision, breakage of plate glass, illness or personal accident, and very many other different forms.

The newest plan of insurance is the Hospital Bond issued by the National Surety Company. Briefly, it is an ethical form of insurance against hospital expense and covers up to the amount of coverage purchased, be and board, use of operating room, administration of anesthetic, x-ray and laboratory treatments, medicines and ambulance in any hospital in the United States or Canada.

It does not include the fees of the private physician or private nurse. By not attempting to socialize or commercialize medicine and as investigation has proven the financial stability of the company, the California Medical Association has endorsed the Hospital Bond, as the one feasible method of making adequate hospitalization possible to the general public. In the December, 1924, issue of the California and Western Medicine the following appeared: "Hospitals will like this bond because it insures them their regular compensation and

(Continued on Page 44)

A Novel Medicament You Should Know About

—a chewing gum, delightful in its flavor, containing an efficient laxative.

Feen-a-mint

THE U.S. PAT. OFF.

The Chewing LAXATIVE

A medicine not a confection

The base of this gum is ordinary chewing gum material. The tablets are sugar coated. The laxative element is yellow phenolphthalein; not the official U.S.P. white phenolphthalein but a harmless and gentle laxative of the same chemical formula which clinically exhibits a somewhat more laxative effect. The use of chewing gum as a laxative vehicle will appeal to the physician as a handy way to overcome many objections that arise in practice to cathartic employment.

Feen-a-mint's form makes administration easy to petulant children who will "chew gum" but object to taking medicine.

Feen-a-mint's agreeable mint taste along with its chewing gum form makes it a particularly agreeable way to administer laxatives to grown-ups.

In pre-operative procedure, when a clean colon is so essential, Feen-a-mint proves an agreeable antecedent to operation because gum chewing distracts the patient's mind and Feen-a-mint does the desired work.

Drug stores generally carry Feen-a-mint in stock but to physicians not yet understanding Feen-a-mint's values, we prefer to send a generous gratis supply for private test. Request will bring it. Please address.

Medical Division
HEALTH PRODUCTS
CORPORATION

113 No. 13th St., Newark, N. J.



Physicians tell us:

That the vapor evolved by the use of Listerine in the sick-room proves very refreshing to the patient. It is applied by means of a spray or by saturated cloths hung about in the room.

Enclosed with every bottle of Listerine, there is a circular discussing in detail the many uses of this product. We believe you will be interested in giving this circular a careful reading.

LISTERINE

—the safe antiseptic

Made by

Lambert Pharmacal Company

NEW YORK ST. LOUIS
TORONTO PARIS LONDON
MADRID MEXICO CITY

Also makers of Listerine Tooth
Paste, Listerine Throat Tablets
and Listerine Dermatic Soap

The Hospital Bond a New Insurance Baby

(Concluded from Page 42)

prompt payment for all patients holding the bond. Physicians will like it because, by taking care of the largest item of expense incident to illness, patients will have more funds with which to pay the doctor a reasonable fee. Almost all good doctors now ask their patients in limited circumstances first to pay the hospital and nurses, before considering their demands at all. All too frequently after this is done there is nothing at all, or very little, left for the doctor.

"Patients ought to, and undoubtedly will, like the bond, because for a small premium it insures them care that many of them cannot now afford; obviates the necessity of appealing to com-

munity charity and allows them to retain their self-respect. Perhaps even more important than this, it allows the patient the widest choice of the physician who is to serve him, as well as the hospital in which he is to be served."

This bond is another illustration of the economic value of insurance. Here we have a case, where, for a small and definite amount, the individual can protect himself against the big cash item of illness or injury. Not only that, but the freedom from worry as to how the hospital bill would be paid if the patient were not protected by this coverage, is surely going to aid in convalescence.

Whooping Cough Spasmodic Croup Bronchitis

FOR NEARLY FIFTY YEARS



Vapo-Cresolene

has been employed for the relief of throat infections accompanied with cough, and the bronchial complications incident to scarlet fever and measles.

The vapor—specially prepared cresols of coal tar—is strongly antiseptic, not irritating and is administered without disturbing the patient.

THE VAPO-CRESOLENE CO.,
62 CORTLANDT STREET, NEW YORK CITY

Burnham's Soluble Iodine

The Ideal Method of Iodine Medication

Contains no alkaline salts and gives results impossible to obtain from other methods of administration.

Permits dosage to effect, either by the mouth or hypodermatically without fear of disagreeable or objectionable systemic disturbance.

Interesting literature on dosage and sample on request.

BURNHAM SOLUBLE IODINE CO.

Auburndale, Mass.

What is Sauce for the Architect Should be for Physician

(Continued from Page 17)

Institute of Architects, and former president of the New York chapter.

Mr. Waid laid great stress upon promptness and regularity as the factors in architects' collecting. "The architect," he said, "sends a bill as soon as the amount is due, and if it isn't paid, he sends another statement the first of the month, and then follows it up further, if necessary, until paid. Whether or not the architect needs the money at the time or not is not of importance; he must keep his accounts in order if he expects his clients to assume that he ever needs it.

"Physicians have ample excuse for not always giving more attention to their business affairs, but there is little doubt that they would have less trouble in collecting if they sent out their bills promptly without letting the amounts accumulate, so they seem

much harder to pay. Sometimes the bills are small, and it hardly appears worth while to press vigorously for payment, because follow-up is a rather expensive proceeding itself. But certainly the longer a bill goes unpaid, the harder it is ever to collect.

"It is not always the persons really financially hard-up who do not pay their medical bills; many people buy automobiles and other luxuries but let their medical attendants go unpaid altogether. With these people, as soon as the service is over, the obligation is forgotten, therefore, the quicker the physician can put in his claim the better. He needs to collect in advance or in cash. Perhaps, if they regard the doctor as being more like a business organization, they would take his bills more seriously. That is the attitude the American Institute of Archi-

(Concluded on Page 46)

IN CORYZA, LARYNGITIS, LA GRIPPE, INFLUENZA

PINEOLEUM

One-half dozen new Pipet packages or \$1.00 Improved Nickel-plated Rubber Bulb, Oil Nebulizer, free on request

The Pineoleum Company, Dept. ME, 52 West 15th St., New York City

A lack of secretion in the intestines is one of the principal causes of chronic constipation.

PRUNOIDS

given at night over a period of one week will increase glandular activity without exciting pronounced peristalsis and will gradually overcome this form of constipation.

Prunoids are made of Phenolphthalein (one and one-half grains in each) Cascara Sagrada, DeEmetinized Ipecac and Prunes.

* * * * *

When the heart has been weakened from prolonged overwork and strain,

CACTINA PILLETS

A Preparation of the Mexican Night Blooming Cereus may be safely and effectively prescribed.

Thus employed, Cactina gradually improves the nutrition and tone of the heart muscle, restores the cardiac rhythm and renders the heart more resistant to irritating influences. Cactina is a true cardiac tonic without cumulative effect.

Samples to Physicians Only

We will be glad to send a liberal sample of either or both of the above products to any physician returning this coupon with his Prescription blank.

(..) Prunoids.

(..) Cactina Pillets.

Sultan Drug Company
St. Louis, Mo.

What is Sauce for Architect should be for Physician

(Continued from Page 45)

teets has been working toward among architects."

It is question how far the medical profession could apply the method of architects, but there is no question that stricter business principles would benefit the profession to an amazing degree.

Financial Questions and Answers

(Continued from Page 38)

dogs" which go bad. To return to your original question, it is the general belief in financial circles that the stocks of certain companies are attractive at the present time because such securities have not participated in the strong market of the last year and because furthermore most of the large and well managed companies in this industry have been having a very satisfactory year. Of course, production has been heavy since the first of the year and those companies which are not strong financially have had considerable difficulty in keeping their heads above water but many companies are expected to show good earnings when close of the year rolls around. Among the companies which might be regarded as attractive for investment purposes and for the long pull are the Standard Oil Companies of New Jersey, Indiana, California, the Humble Oil & Refining Company, Vacuum Oil Company, Shell Union Oil Company, etc.

Bothersome Cases

Rachitic or tubercular conditions resulting from malnutrition disorders, bronchial catarrhs and similar hard to relieve conditions usually respond to

MORRHUOL CREOSOTE

(Chapoteaut)

a compound of the vitaminic principles of cod liver oil with purified creosote in capsule form.

MORRHUOL as a constitutional agent

(either alone or with)

CREOSOTE as a local sedato-antiseptic

render this preparation of particular merit in the treatment of all types of sub-acute or chronic involvements of the respiratory system which are especially prevalent during the cold weather months.

DOSE: Plain or Creosote—Adults: 3 to 4 capsules during meals. Children: 2 to 3 as required. Bottles contain 100 resp. 80 capsules.

**Laboratoire
de Pharmacologie, Inc.**

(Formerly Dr. Ph. Chapelle)
(Paris and New York)

U. S. Agents
E. FOUGERA & CO., INC.
New York City

When hepatic secretion is suppressed, in whole or in part, the process of digestion ceases to work smoothly and after a time the sufferer seeks professional advice.

Among the several agents recommended

CHIONIA

A Preparation of *Chionanthus Virginica*

has won a position of prominence. It has been in use for so many years that practically the entire profession is acquainted with its value as an hepatic stimulant. Prepared exclusively for Physicians' Prescriptions.

* * * *

It is a fact that the combination of the five Bromides of Potassium, Sodium, Ammonium, Calcium and Lithium presented in a pure and eligible form has decided advantages over the single salts.

The bromide treatment gives better therapeutic results through the use of

PEACOCK'S BROMIDES

than is possible with the single salts.

Each fluid drachm contains 15 grains of the purest bromides of potassium, sodium, ammonium, calcium and lithium.

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We will be glad to send a liberal sample of either or both of the above products to any physician returning this coupon with his Prescription blank.

(...) Chionia.

(...) Peacock's Bromides.

Peacock Chemical Co.
St. Louis, Mo.

Relief of Cough Without Opiates:

KRES-LUMIN

Trademark

An agreeable, fluid preparation combining the expectorant properties of calcium cresolsulphonates (Kresival) with the sedative and antispasmodic effects of Luminal (1/16 gr. to teaspoonful) upon the respiratory tract. Clinical experience on an extensive scale has demonstrated its value in

Bronchitis
Pertussis

Influenza
Pneumonia

Laryngitis
Tuberculosis

Supplied in 8 oz. bottles

Literature on Request

WINTHROP CHEMICAL COMPANY, INC.
117 Hudson Street, New York, N. Y.

Training the Body and the Mind

(Concluded from Page 24)

chest, as these are the ones that the muscles, the heart, the lungs, the chest, a good condition of the games; no games can do what they are really capable of doing without the first foundation of the best gymnastic training.

Those exercises and games should be selected which are the blood, good circulation, breathing, digestion and the getting rid of the waste products.

Such exercises should teach obedience to law, self-control, regularity, promptitude and readiness to meet fresh conditions or emergencies, persistence, pluck and the ready cooperation of nerves and muscles.

▼The aim of gymnastic exercises should be to secure a systematic

development of all the muscles of the body, to correct one-sidedness, spinal curvature and other physical defects and to strengthen all the muscles of the body. In the gymnasium special attention must always be given to the development and strength of the muscles of the back and are apt to be the most poorly developed especially in women, since these are less called into play in walking, which is the only exercise that most women take and on their good development and strength depend the upright carriage of the body, a good chest capacity, and, hence, good respiratory capacity, a vigorous heart and good circulation.

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